



Six Families Complete Self-Help Houses

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Shandell Sowell is a little more than 5 feet tall and thin --definitely not a construction worker. But for six months, she and her family worked on a home site at 16th and Franklin streets, nailing sheeting on house frames, shingling roofs, attaching siding, installing doors and windows and painting.

Sowell's was one of six families who applied for and received a home loan through Self-Help Housing of Junction City. Those six families received keys to their brand new homes Friday.

Call it Junction City's version of "Extreme Makeover: Home Edition." Self-Help is a housing program established by U.S. Department of Agriculture Rural Development. A group of six families work together to build their houses, putting in a minimum of 65 percent of the construction work. It is like a "big barn raising," Scott Grubbs, director of Self-Help Housing of Junction City, said.

Individuals must have an annual income as low as \$13,500 or large households can have an income up to \$52,700. Qualifying families are those who do not qualify for a home loan through conventional lenders. When the loan process and construction is complete, the family owns the home, sometimes making a lower monthly payment than if they rented lower quality housing.

A family's labor is called "sweat equity," and that is their down payment.

"Talk about people who earn it," Grubbs said.

Families get to pick out the lot, floor plan and details such as wall color. Sowell's 9-year-old daughter, Sharnell, chose sky blue.

Self-Help Housing of Junction City has completed 23 homes. Because

families are required to invest their own time, houses are better maintained, Grubbs said.

Most of Junction City's self-help housing is replacing "blighted neighborhoods," Rod Barnes, city manager, said. Old, dilapidated buildings are getting replaced with new homes, homes that are being appraised at more than \$100,000.

Replacing substandard housing in Junction City with new houses was a benefit, but not necessarily the intention of the program, Chuck Banks, Kansas USDA Rural Development director, said. He praised the foresight of the city to replace old housing with new. He said that Junction City was making strides to improve its housing, an issue that would be important as the city prepares for the incoming troops.

Sowell said self-help housing was special because she got to experience something she did herself.

"I put that door on," she said. "I painted that door."

Because she helped build her own house, she knows it inside and out. She can repair or replace something herself because she knows how now, skills she didn't have before.

Homeowners aren't the only ones who learned a new trade. Junction City High School students from Bill Stone's construction class visited the site and helped build the houses. It was so popular that the city and USD 475 created a full-time construction class. Students in the class will draw up blueprints for and build detached garages for future self-help homes.

The state also has self-help program in rural Sedgwick County and Great Bend. Junction City's program is the newest, at four years old.

Grubbs said that his office gets 20 to 40 inquiries about the program a week. As Friday's ceremony came to a close and people began touring the new houses, a family of four approached Grubbs and asked him about the program. They left with an application.

Grubbs works with families on their credit and consumer debit, the two biggest challenges of getting a family approved for the program.

The office's other two employees, Todd Fike and Dan Pfizenmaier, work mostly in the field with the families. Fike is the construction manager, coordinating professional coordinators and families. Pfizenmaier is the office's "most valuable player," who works directly with the families as a "coach, counselor and motivator." At Friday's ceremony, he received cheers from the families as he was called in front of the crowd. He shyly accepted an award from the city and gifts and praise from the families.

"Dan is just -- he is awesome," Sowell said.

Pfizenmaier said working with people was his mission and he loved working with the self-help families. He used to be in the construction and farming businesses.

"It was all I was looking for," he said. "I've gained a lot of friendships."

Barnes said that self-help housing was one of the most exciting programs in the city, and something he was extremely proud of. He receives comments about how well once-dilapidated neighborhoods are improving.

As families were brought forward and given their keys, extended family members, the next round of self-help families and city officials cheered. Banks said Junction City's participants were the most enthusiastic he had seen from across the state.

After the ribbon cutting, Sowell's mother, Sarah, handed her a bouquet of flowers and gave her a hug. Sarah was also on the construction site, attaching siding and painting walls.

Sowell said that she and her three daughters, Sharnell; Sakaaja, 15; and Nakeisha, 13, would move into their new four-bedroom home this weekend. She also said that her group was in the process of creating a neighborhood watch.

The houses aren't the only things created in the self-help program. A neighborhood family is born as each set of houses are built.

The families set a deadline to complete the projects and said they would finish no matter what, even though some endured deaths in the family.

"You learn how to stick together through disagreements," Sowell said. "We focused on what we wanted to achieve."

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